

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

Re: Daniel J Stout

Case No.: 5-18-03530MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

Creditor Name:	Freedom Mortgage
Court Claim Number:	06
Last Four of Loan Number:	2265
Property Address if applicable:	105 Buttermilk Heights Dr

**PART 2: CURE AMOUNT**

**Total cure disbursement made by the trustee:**

a. Allowed prepetition arrearages:	\$1,189.83
b. Prepetition arrearages paid by the trustee:	\$1,189.83
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearage paid by the trustee:	\$0.00
g. Total b, d, and f:	\$1,189.83

**PART 3: POSTPETITION MORTGAGE PAYMENT**

Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: October 25, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Daniel J Stout

Case No.: 5-18-03530MJC

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on October 25, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Michael J McCrystal, Esquire  
Upright Law, LLC  
151 Main St, Suite A  
Emmaus, PA 18049

**Served by First Class Mail**

Freedom Mortgage Corp  
10500 Kincaid Dr  
Fishers IN 46037-9764

Daniel J Stout  
105 Buttermilk Heights Dr  
East Stroudsburg PA 18301

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 25, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-03530 DANIEL J STOUT

FREEDOM MORTGAGE CORPORATION  
10500 KINCAID DRIVE

FISHERS, IN 46037-

Acct No: 105 Buttermilk Heights - PRE

Sequence: 24  
Modify:  
Filed Date:  
Hold Code:

ARREARS - 105 BUTTERMILK HEIGHTS DRIVE

Amt Sched:	\$157,833.00	Debt:	\$1,189.83	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$1,189.83	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>DisbDescrp</u>
<b>5200      FREEDOM MORTGAGE CORPORATION</b>									
520-0	FREEDOM MORTGAGE CORPORATIC		04/14/2020	1216243	\$214.03	\$0.00	\$214.03	04/29/2020	
520-0	FREEDOM MORTGAGE CORPORATIC		02/13/2020	1213644	\$186.60	\$0.00	\$186.60	02/21/2020	
520-0	FREEDOM MORTGAGE CORPORATIC		01/16/2020	1212276	\$186.60	\$0.00	\$186.60	01/27/2020	
520-0	FREEDOM MORTGAGE CORPORATIC		12/12/2019	1210897	\$186.60	\$0.00	\$186.60	12/19/2019	
520-0	FREEDOM MORTGAGE CORPORATIC		11/07/2019	1209571	\$186.60	\$0.00	\$186.60	11/13/2019	
520-0	FREEDOM MORTGAGE CORPORATIC		10/10/2019	1208516	\$195.00	\$0.00	\$195.00	10/17/2019	
520-0	FREEDOM MORTGAGE CORPORATIC		09/26/2019	1207213	\$34.40	\$0.00	\$34.40	10/02/2019	
Sub-totals:							\$0.00	\$1,189.83	
Grand Total:							\$0.00		